

Certificate Number: 03621-PAE-DE-030096982

Bankruptcy Case Number: 12-18057



03621-PAE-DE-030096982

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 29, 2017, at 5:25 o'clock PM EDT, Jose Cosme completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 30, 2017 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor